

Information to identify the case:

Debtor 1	William H. Williams	Social Security number or ITIN xxx-xx-5085
	First Name Middle Name Last Name	
Debtor 2	Mary A. Williams	EIN -----
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-8801
United States Bankruptcy Court Eastern District of Virginia		
Case number: 14-35285-KRH		

Discharge of Joint Debtors

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William H. Williams

Mary A. Williams

December 27, 2019

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Eastern District of Virginia

In re:
 William H. Williams
 Mary A. Williams
 Debtors

Case No. 14-35285-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: bullockn
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db/jdb +William H. Williams, Mary A. Williams, 1318 River Tree Dr, Unit 104,
 Chester, VA 23836-6179
 12615009 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
 (address filed with court: Navient Solutions, Inc. on behalf of USAF,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
 12759823 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 12710030 +CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 12575328 +Citimortgage, PO Box 6243, Sioux Falls, SD 57117-6243
 12615007 Navient Solutions, Inc. on behalf of Educational, Credit Management Corporation,
 P.O. Box 16408, St. Paul, MN 55116-0408
 12575793 ++ROBERT P MCINTOSH, U S ATTORNEY S OFFICE, EASTERN DISTRICT OF VIRGINIA,
 919 E MAIN ST SUITE 1900, RICHMOND VA 23219-4625
 (address filed with court: U.S. Attorney, 600 E. Main St., 18th Flr, Richmond, VA 23219)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12652281 EDI: AIS.COM Dec 28 2019 07:53:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 12575324 EDI: BANKAMER.COM Dec 28 2019 07:53:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998-2235
 12575325 +EDI: CHASE.COM Dec 28 2019 07:53:00 BP Card Member Services, PO Box 15123,
 Wilmington, DE 19850-5123
 12575326 +EDI: CHASE.COM Dec 28 2019 07:53:00 Chase Bank USA, PO Box 15298,
 Wilmington, DE 19850-5298
 12575327 +EDI: CITICORP.COM Dec 28 2019 07:53:00 Citi Cards/Citibank, PO Box 6241,
 Sioux Falls, SD 57117-6241
 12575329 +EDI: NAVIENTFKASMDOE.COM Dec 28 2019 07:53:00 Dept of Education Sallie Mae, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 12575330 +EDI: DISCOVER.COM Dec 28 2019 07:53:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 12582247 EDI: DISCOVER.COM Dec 28 2019 07:53:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12575331 EDI: RMSC.COM Dec 28 2019 07:53:00 Green Tree Servicing, LLC, 332 Minnesota Street,
 Suite 610, Saint Paul, MN 55101-0000
 12732714 EDI: NAVIENTFKASMDOE.COM Dec 28 2019 07:53:00 Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635,
 Wilkes-Barre, PA 18773-9635
 12715473 EDI: PRA.COM Dec 28 2019 07:53:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 12575332 EDI: NAVIENTFKASMSERV.COM Dec 28 2019 07:53:00 Sallie Mae, Inc., Attn: Bankruptcy Dept,
 PO Box 9500, Wilkes Barre, PA 18773-9500
 12575333 +EDI: RMSC.COM Dec 28 2019 07:53:00 Syncb/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 13080456 +E-mail/Text: bankruptcygroup@ugcorp.com Dec 28 2019 03:04:37
 United Guaranty Residential Ins Co of NC, PO Box 20327, Greensboro, NC 27420-0327
 14332129 +E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Dec 28 2019 03:03:01
 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
 12575334 +EDI: VERIZONCOMB.COM Dec 28 2019 07:53:00 Verizon, 404 Brock Drive,
 Bloomington, IL 61701-2654
 13869321 EDI: ECAST.COM Dec 28 2019 07:53:00 eCAST Settlement Corporation, PO Box 29262,
 New York NY 10087-9262
 12712963 EDI: ECAST.COM Dec 28 2019 07:53:00 eCAST Settlement Corporation assignee of Citibank, NA,
 POB 29262, New York NY 10087-9262

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +United Guaranty Residential Ins Co of NC, PO Box 20327, Greensboro, NC 27420-0327
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0422-7

User: bullockn
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Kimberly Alice Chandler on behalf of Joint Debtor Mary A. Williams kim@cp-lawfirm.com,
admin2@cp-lawfirm.com;admin1@cp-lawfirm.com;r49700@notify.bestcase.com

Kimberly Alice Chandler on behalf of Debtor William H. Williams kim@cp-lawfirm.com,
admin2@cp-lawfirm.com;admin1@cp-lawfirm.com;r49700@notify.bestcase.com

Suzanne E. Wade ecfsummary@ch13ricva.com, trustee@ch13ricva.com;fred@cmc13.net

TOTAL: 3